

117TH CONGRESS  
1ST SESSION

# H. R. 2332

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## AN ACT

To prohibit consumer reporting agencies from furnishing a consumer report containing any adverse item of information about a consumer if such consumer is a victim of trafficking, and for other purposes.

1       *Be it enacted by the Senate and House of Representa-*  
2   *tives of the United States of America in Congress assembled,*

1 **SECTION 1. SHORT TITLE.**

2       This Act may be cited as the “Debt Bondage Repair  
3 Act”.

4 **SEC. 2. ADVERSE INFORMATION IN CASES OF TRAF-**  
5 **FICKING.**

6       (a) IN GENERAL.—The Fair Credit Reporting Act  
7 (15 U.S.C. 1681 et seq.) is amended by inserting after  
8 section 605B the following:

9 **“§ 605C Adverse information in cases of trafficking**

10       “(a) IN GENERAL.—A consumer reporting agency  
11 may not furnish a consumer report containing any adverse  
12 item of information about a consumer that resulted from  
13 a severe form of trafficking in persons or sex trafficking  
14 if the consumer has provided trafficking documentation to  
15 the consumer reporting agency.

16       “(b) RULEMAKING.—

17               “(1) IN GENERAL.—The Director shall, not  
18 later than 180 days after the date of the enactment  
19 of this section, issue a rule to implement subsection  
20 (a).

21               “(2) CONTENTS.—The rule issued pursuant to  
22 paragraph (1) shall establish a method by which  
23 consumers shall submit trafficking documentation to  
24 consumer reporting agencies.

25       “(c) DEFINITIONS.—

1           “(1)   TRAFFICKING   DOCUMENTATION.—The  
2       term trafficking documentation means—

3           “(A) documentation of either—

4           “(i) a determination by a Federal or  
5       State government entity that a consumer is  
6       a victim of trafficking; or

7           “(ii) a determination by a court of  
8       competent jurisdiction that a consumer is  
9       a victim of trafficking; and

10       “(B) documentation that identifies items  
11       of adverse information that should not be fur-  
12       nished by a consumer reporting agency because  
13       the items resulted from the severe form of traf-  
14       ficking in persons or sex trafficking of which  
15       such consumer is a victim.

16       “(2) VICTIM OF TRAFFICKING.—For the pur-  
17       poses of this section, the term “victim of traf-  
18       ficking” means a person who is a victim of a severe  
19       form of trafficking in persons or sex trafficking, as  
20       such terms are defined in section 103 of the Traf-  
21       ficking Victims Protection Act of 2000.”.

22       (b) TABLE OF CONTENTS AMENDMENT.—The table  
23       of contents of the Fair Credit Reporting Act is amended  
24       by inserting after the item relating to section 605B the  
25       following new item:

“605C. Adverse information in cases of trafficking.”.

1       (c) EFFECTIVE DATE.—The amendments made by  
2 this section shall apply on the date that is 30 days after  
3 the date on which the Director of the Bureau of Consumer  
4 Financial Protection issues a rule pursuant to section  
5 605C(b) of the Fair Credit Reporting Act.

6       (d) DETERMINATION OF BUDGETARY EFFECTS.—  
7 The budgetary effects of this Act, for the purpose of com-  
8 plying with the Statutory Pay-As-You-Go Act of 2010,  
9 shall be determined by reference to the latest statement  
10 titled “Budgetary Effects of PAYGO Legislation” for this  
11 Act, submitted for printing in the Congressional Record  
12 by the Chairman of the House Budget Committee, pro-  
13 vided that such statement has been submitted prior to the  
14 vote on passage.

Passed the House of Representatives June 15, 2021.

Attest:

*Clerk.*



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